

Date signed July 11, 2014



  
WENDELIN I. LIPP  
U. S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Greenbelt**

---

**In re: Case No.: 14-15985 – WIL Chapter: 7**

Andrew Franklin  
1501 Shady Glen Drive  
District Heights, MD 20747

Adrienne Harrod-Franklin  
1501 Shady Glen Drive  
District Heights, MD 20747

Creditor – Nuvel Credit Company

Reaffirmation – 23

---

**DETERMINATION OF NO UNDUE HARDSHIP  
BY REBUTTAL IN WRITING OF PRESUMPTION**

Upon review of the above identified Reaffirmation Agreement and the court finding that no hearing is necessary for this determination, it is by the United States Bankruptcy Court for the District of Maryland,

Determined that the presumption of undue hardship has been rebutted by the debtor's written statement.

cc: Debtor(s)  
Attorney for Debtor(s) – Barry M. Tapp  
Chapter 7 Trustee – Merrill Cohen  
Creditor – Nuvel Credit Company

**End of Order**